

Account Type	S1 Access	S3 MoneyMax	S4 Christmas Saver	S12 Pensioner Plus	S13 Bonus Saver	S82 BusiAccess Account	S87 Self-Managed Super Fund	S23, S25, S31, S34, S35, S37 Mortgage Offset	I30 Term Deposits
Account Eligibility	All members	All members	All members	Members 55 years or older who receive a Pension or are Retirees	All members	Everyday transaction account for business members	Members with a registered SMSF	Members with an eligible home loan	All members
Daily Account Transaction Limits									
Minimum Opening Deposit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000
Service Centre Cash Withdrawal	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	N/A
ATM Withdrawal	\$2,000	N/A	N/A	\$2,000	N/A	\$2,000	N/A	\$2,000	N/A
BPAY	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A
NPP Transfer	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	N/A
Online Banking External Transfers	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	N/A
Available Access Facilities									
Funds Available at Call	At Call – 24/7 access	At Call – 24/7 access	No, restricted between 1 November & 31 January	At Call – 24/7 access	At Call – 24/7 access	At Call – 24/7 access	At Call – 24/7 access	At Call – 24/7 access	X
Service Centre Access	✓	Deposits only	✓	✓	✓	✓	✓	✓	✓
Online Banking, Mobile App	✓	✓	✓	✓	✓	✓	✓	✓	Online Banking: View/Open New Mobile App: View Only
Visa Debit Card	✓	X	X	✓	X	✓	X	✓	X
Electronic Funds Transfer	✓	✓	✓	✓	✓	✓	✓	✓	X
NPP	✓	✓	✓	✓	✓	✓	✓	✓	X
Link PayID	✓	✓	✓	✓	✓	✓	✓	✓	X
Direct Credit	✓	✓	✓	✓	✓	✓	✓	✓	X
Direct Debit	✓	X	X	✓	X	✓	✓	✓	X
QuickDebit	✓	✓	✓	✓	✓	✓	✓	✓	X
Periodical Payment	✓	✓	X	✓	X	✓	✓	✓	X
BPAY	✓	✓	✓	✓	✓	✓	✓	✓	X
Bank@Post	✓	X	X	✓	X	✓	X	✓	X
Interest									
Tiered Interest Rates	X	X	X	✓	X	X	✓	X	✓
Calculation	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Payment Frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Offset to loan interest	Monthly, annually or at maturity
Special Conditions Please refer to the Unity Bank Interest Rate Schedule for applicable tiers & rates	N/A	N/A	N/A	Rates paid on each tiered balance	Bonus rate conditions apply	N/A	Rates paid on each tiered balance	N/A	Reduced interest rates may apply upon early withdrawal

This document must be read together with the Account and Access Facilities Terms and Conditions and the Fees and Charges Schedule.